



Medicare Advantage Coverage for County of Sonoma Retirees

Open Enrollment 2021-22

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Medicare Sales Executive

NEW for 2021 WHA Medicare Advantage Plan

Western Health Advantage MyCare 10/0 (HMO)

- Retirees over 65 now have a **NEW** affordable Medicare option

Doctors you know and trust

Choice & Flexibility in Providers

- YOU choose your doctor
- If already an existing patient, you get to keep your doctor when changing carriers
- If a new patient – schedule your new patient appointment to meet and build a rapport with your PCP
- Your PCP will be your doctor – you won't be bounced around
- Advantage Referral is an incredibly unique benefit to allow for more choice

Understanding Medicare and Your Coverage Options

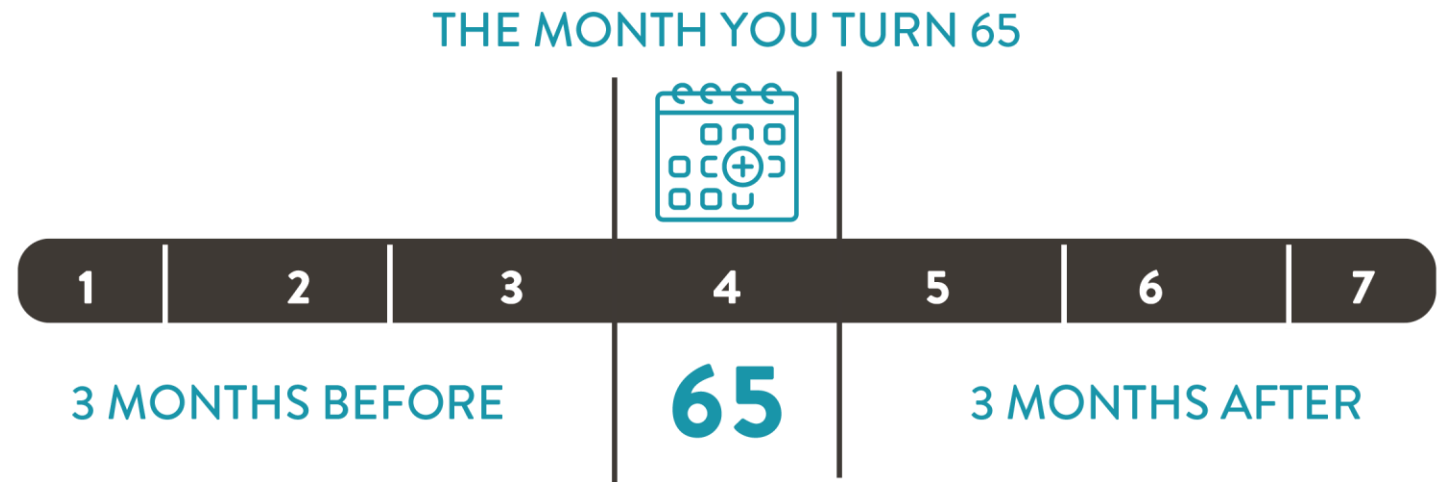
Western Health
Advantage 



Enrollment Periods for Medicare

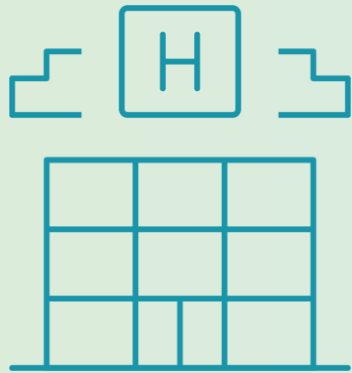
Initial Enrollment Period (IEP)

The best time to enroll in Medicare is during the seven-month window called your IEP. For example, if your birthday is in June, you can enroll as early as March and as late as September.



Notes: If you are already receiving Social Security or Railroad Retirement Board benefits, you are automatically enrolled in Original Medicare. You can sign up for Medicare at your local Social Security office or by applying online at **[SocialSecurity.gov](https://www.ssa.gov)**.

Overview of Medicare and Parts



Medicare Part A
hospital insurance
automatic

Medicare Part C Medicare Advantage



+



and
often
includes



Medicare Part B
medical insurance
requires a premium

Medicare Part D
Medicare prescription
drug coverage



Western Health Advantage Medicare Advantage HMO Plan (Part C)

WHA's Medicare Advantage plan:

- Includes: **Part A** (hospital insurance)
Part B (medical insurance), and
Part D prescription drug coverage*
- You must use plan doctors, hospitals and other providers except in certain situations, WHA has an **extensive network of doctors and hospitals**, so chances are you can keep seeing your doctor

*A separate Medicare Prescription Drug Plan is not necessary.

- Medicare Advantage plan is accepted within WHA's network
- Members must continue to pay Medicare Part B premium
- There is an annual maximum out of pocket on how much you will spend for Part A and Part B services
- Includes extra benefits such as vision, chiropractic and acupuncture coverage, and fitness program

Western Health Advantage MyCare 10/0 (HMO)

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Medical Plan Benefits

WHA – MyCare 10/0 (HMO)

Calendar Year Medical Deductible	none
Calendar Year Out-of-Pocket Maximum	\$1,500
PCP and Specialist Care: Office or Virtual Visits	\$10 per visit
Annual Eye and Hearing Exams	\$10 per visit
Outpatient Surgery (office or facility)	\$10 per visit
Hospital Care (inpatient)	covered in full
Laboratory Tests, X-rays, Diagnostic Imaging, CT/PET Scans, MRIs	covered in full
Mental Health and Substance Abuse Services: Office or Virtual Visits	\$10 per visit
Emergency Room (waived if admitted)	\$50 per visit
Urgent Care: In-Person or Virtual (waived if admitted within 24 hours)	\$10 per visit
Acupuncture and Chiropractic Care (20 combined annual visits)	\$20 per visit

Prescription Drug Plan Benefits

	WHA – MyCare 10/0 (HMO)	
Prescription Drug Deductible	none	
	Retail: 30-day supply	Mail-Order: 90-day supply
Tier 1: Preferred generic	\$5/prescription	\$10/prescription
Tier 2: Generic	\$5/prescription	\$10/prescription
Tier 3: Preferred brand	\$10/prescription	\$20/prescription
Tier 4: Non-preferred brand	\$10/prescription	\$20/prescription
Specialty Drugs	\$10/prescription	not available

Plus, lots of extras!



\$10 telehealth/virtual visits



24/7 access to
Nurse24 advice line



\$0 Silver&Fit® fitness benefit



Assist America global
emergency services



\$20 chiropractic and
acupuncture visits



Flexibility in specialty care
with Advantage Referral

Large network of clinical providers


Including 3,000+ clinical providers from the Bay area to the Greater Sacramento region.



Large network of hospitals

**Healdsburg
Hospital**
With Providence

**Petaluma Valley
Hospital**
With Providence

 **Providence**
Queen of the Valley
Medical Center

 **Providence**
Santa Rosa
Memorial Hospital

 **NORTHBAY™
MEDICAL CENTER**

 **NORTHBAY™
VACAVALLEY HOSPITAL**


marinhealthSM
Medical Center


**SONOMA
VALLEY HOSPITAL**
SONOMA VALLEY HEALTH CARE DISTRICT
Healing Here at Home

 **Dignity Health™**
Mercy Hospital of Folsom

 **Dignity Health™**
Mercy General Hospital

 **Dignity Health™**
Methodist Hospital of Sacramento

 **Dignity Health™**
Mercy San Juan Medical Center

 **Dignity Health™**
Woodland Memorial Hospital

Medicare Advantage Enrollment Details

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Medicare Advantage Enrollment WHEN

Retiree Annual Enrollment is March 15 – April 2, 2021

- Annual Enrollment for Retiree benefits are based on the benefit plan year, June 1 to May 31, each year
- Outside of the **Retiree Annual Enrollment period**, you may qualify for enrollment through a special enrollment period (SEP). Please refer to the County of Sonoma qualifying events for SEP.



Medicare Advantage Enrollment

HOW

Steps to enroll in Western Health Advantage MyCare 10/1 (HMO)



Complete the
County's form.



Complete WHA's printed
Medicare Advantage
enrollment form.



Provide proof of
Medicare insurance.
You will need to present
your Medicare card.

All forms need to be returned to the County of Sonoma's Benefit Unit

Medicare Advantage Enrollment COST

Retiree Plan Costs

- WHA is excited to offer a cost effective option for the County of Sonoma Retirees and their families
- Retiree and all eligible dependents can **enroll with split enrollment** in Medicare and Non-Medicare plans offered
- See the County's website for plan pricing at the various coverage levels

Medicare Advantage Enrollment COST

Levels of Coverage

Medicare Only

1. Self on MyCare plan: Retiree only
2. Two-Party on MyCare plan:
 - Retiree + Spouse
 - Retiree + Child
3. Family on MyCare plan:
Retiree + Spouse +
one or more children

Split Enrollment

Retiree on MyCare plan plus:

1. One Dependent on Non-Medicare plan
2. Two Dependents or more on Non-Medicare plan
3. Spouse on MyCare plan +
one Dependent on Non-Medicare plan
4. Spouse on MyCare plan +
Two Dependents or more on Non-Medicare plan

Managing multiple plans

You will see more than one plan via your WHA member portal

Western Health Advantage MyCare 10/0 (HMO)

Subscriber Name: **Retiree**

WHA Member ID Number: **00XXXXXXXX00**

Group Name: **County of Sonoma**

Group Number: **950201**

Effective Date: **06/01/2021**

[VIEW PLAN](#)

Premier 10A HMO Prime

Dependent Name: **Retiree Spouse**

WHA Member ID Number: **00XXXXXXXX01**

Group Name: **County of Sonoma**

Group Number: **950201**

Effective Date: **06/01/2021**

[VIEW PLAN](#)

Questions?

Call 888.992.7494 (TTY: 711)

Monday – Friday, 8 a.m. to 6 p.m.

